

**Certificate of Notice Page 1 of 2**  
**United States Bankruptcy Court**  
**Eastern District of Pennsylvania**

In re:  
 Sheila W. Santos-Silva  
 Debtor

Case No. 18-11455-jkf  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Randi  
 Form ID: pdf900

Page 1 of 1  
 Total Noticed: 2

Date Rcvd: May 22, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 24, 2018.

db +Sheila W. Santos-Silva, 932 E. Roumfort Road, Philadelphia, PA 19150-3216

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 14067703 E-mail/Text: mrdiscen@discover.com May 23 2018 01:36:21 Discover Bank,  
 Discover Products Inc., PO Box 3025, New Albany, OH 43054-3025

TOTAL: 1

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 24, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 22, 2018 at the address(es) listed below:

FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf\_frpa@trustee13.com  
 FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com,  
 ecf\_frpa@trustee13.com  
 MICHAEL A. CATALDO2 on behalf of Debtor Sheila W. Santos-Silva ecf@ccpclaw.com,  
 igotnotices@ccpclaw.com  
 MICHAEL A. CIBIK2 on behalf of Debtor Sheila W. Santos-Silva ecf@ccpclaw.com,  
 igotnotices@ccpclaw.com  
 REBECCA ANN SOLARZ on behalf of Creditor LakeView Loan Servicing, LLC bkgroup@kmllawgroup.com  
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: : CHAPTER 13

Sheila Santos-Silva  
DEBTOR : BKY. NO. 18-11455JKF13

**ORDER**

AND NOW, this 22nd day of May , 2018 upon consideration of Debtor's Motion to Avoid Judicial Lien of Discover Bank c/o Discover Products Inc.,

It is Ordered that the Motion is Granted. The judicial lien upon Debtor's residence 932 E. Roumfort Road, Philadelphia, PA pursuant to Philadelphia civil action of SC-17-11-01-3179 in the amount of \$8,750.28 entered on January 8, 2018 is avoided pursuant to 11 U.S.C 522 (d) (1) upon Discharge.

By the Court,



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Judge Jean K. FitzSimon  
U.S. BANKRUPTCY JUDGE

cc: Michael A. Cataldo, Esquire  
Cibik & Cataldo, P.C.  
1500 Walnut Street, Suite 900  
Philadelphia, PA 19102

William C. Miller, Esquire  
Chapter 13 Trustee  
PO Box 1229  
Philadelphia, PA 19105

Michael Dougherty, Esquire  
324 Chestnut Street  
Suite 501  
Philadelphia, PA 19106